

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
54036
Morton & Craig LLC
110 Marter Ave., Suite 301
Moorestown, NJ 08057
Attorney for Santander Consumer USA Inc.



Order Filed on November 18, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case number: 22-14842

In Re:

JUAN ROSARIO RODRIGUEZ

Adv. No.

Hearing Date: 9-14-2023

Judge: (JKS)

ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF AND CO-DEBTOR RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: November 18, 2023

A handwritten signature in black ink, appearing to read "JK Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtors: Juan Rosario Rodriguez/ 54036

Case No: 22-14842

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief and co-debtor relief under certain circumstances

This matter having brought before this Court on a Motion for Stay Relief filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc., with the appearance of Robert C. Nisenson, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and his attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2017 Toyota Tundra bearing vehicle identification number 5TFUY5F17HX599294.
2. That the debtors' account has arrears through October 2023 in the amount of \$2,415.80. The debtor is to cure the arrears as follows:
 - a. The debtor is to make an immediate payment of \$1,000.00 or Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, the non-bankrupt co-debtor and the chapter 13 trustee.
 - b. The debtor is to cure the remaining \$1,415.80 in arrears by making his regular monthly payment of \$848.91 plus an additional \$471.93 each month (for a total monthly payment of \$1,320.84), for the months of November 2023 through January 2024 (3 months). If the debtor fails to make any total monthly payment of \$1,320.84 by the date each payment falls due under the terms of the retail installment sales contract, Santander shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the debtor, his attorney, the non-bankrupt co-debtor and the chapter 13 trustee.

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Debtors: Juan Rosario Rodriguez/ 54036

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3. That beginning with his February 2024 payment, the debtor is to make each monthly payment directly to Santander under the terms of the retail installment contract. If the debtor fails to make any monthly payment to Santander within thirty (30) days after each payment falls due, Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, the non-bankrupt co-debtor and the chapter 13 trustee.
4. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA Inc. must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtor, his attorney, the non-bankrupt co-debtor and the chapter 13 trustee.
5. That the debtor is to pay Santander a counsel fee of \$438.00 through his chapter 13 bankruptcy plan.

In re:
Juan Rosario Rodriguez
Debtor

Case No. 22-14842-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 20, 2023

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2023:

Recip ID	Recipient Name and Address
db	+ Juan Rosario Rodriguez, 801 East 6th Street, 1st Floor, Plainfield, NJ 07062-1857

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Robert C. Nisenson	on behalf of Debtor Juan Rosario Rodriguez r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 5